IMPORTANT NUMBERS

Elder Abuse Hotline 1-877-ABUSE-TIP (1-877-228-7384)

Adult Protective Services
Abuse Hotline
1-877-597-2331

Kentucky Department of Aging & Independent Living 502-564-6930

"No Call" Registry 1-888-382-1222

SPEAKERS/ COMMUNITY OUTREACH

To request a speaker from the Office of Senior Protection, contact us at 502-696-5300.

CONSUMER COMPLAINTS

For assistance with a consumer complaint regarding a purchased good or service, file a consumer complaint online at www.ag.ky.gov or call 1-888-432-9257 to request a complaint form. You may also report the complaint to the Federal Trade Commission by calling 1-877-382-4357.

ADDITIONAL RESOURCES

Kentucky Office of the Attorney General Consumer Protection Hotline 1-888-432-9257

> Federal Trade Commission 1-877-382-4357 or ftc.gov

FBI - Internet Crime Complaint Center Report scams and crimes that were facilitated through the internet to the FBI ic3.gov

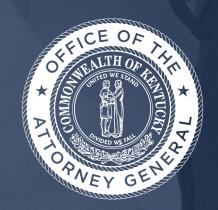
Better Business Bureau
File a complaint, leave a review, or search
accredited businesses in your area
bbb.org

U.S. Postal Inspection Service

Report postal crimes
1-888-877-7644 or uspis.gov/report

Treasury Inspector General for Tax Administration Report IRS Impersonation Scams, Fraud, Waste, & Abuse 800-366-4484 or treasury.gov/tigta

Social Security Administration Report Social Security phone scams 800-269-0271, ssa.gov, or oig.ss.gov



PROTECTING KENTUCKIANS FROM FRAUD AND SCAMS

Office of Senior Protection 502-696-5300

Consumer Protection Hotline 888-432-9257

Attorney General

DANIEL CAMERON

ag.ky.gov

OFFICE OF SENIOR PROTECTION

The Office of Senior Protection (OSP) is responsible for administering and offering services and training, as well as collaborating with stakeholders to protect Kentuckians from fraud, scams, and financial exploitation.

Resources Provided by OSP:

- Mediation/Consumer Complaint Assistance
- Consumer Information
- Scam Reports and Fraud Assistance
- Outreach Programs

Special Events and Programs:

- Elder Abuse Awareness events
- Elder Abuse Task Force
- Senior Summit

HOW TO REPORT SCAMS

Report scams to **ag.ky.gov/scams** or call the Consumer Protection Hotline at **1-888-432-9257** (option 3) to leave a message for our Office of Senior Protection staff. If you have lost money to a scam, please contact us as quickly as possible. Depending on the type of scam you encountered, we may be able to assist you in protecting yourself from further financial harm. We will also provide information regarding any additional agencies that should be notified.

All scams perpetrated through the internet should also be reported to the FBI's Internet Crime Complaint database at ic3.gov.

TOP TIPS ON SCAMS

- **1. Hang up.** If someone calls asking for money or personal information, hang up.
- **2. Do not pay in advance.** Do not wire money or send reloadable credit/gift cards or pay by iTunes cards to people that you don't know. Legitimate businesses and government agencies will never ask you to use these payment methods. Gift cards are for gifts!
- **3. Slow down.** Con artists prey on fear and want to scare you into taking action very quickly. Before you issue a payment or provide your personal information, verify the business.
- **4. Beware of threats of arrest.** Beware of callers claiming to be from the IRS, Social Security Administration, FBI, Sheriff, or other law enforcement. Call your local law enforcement to confirm if the call is a scam.
- **5. Beware of charity calls.** Verify that a charity is legitimate by visiting www.charitynavigator.org.



The Commonwealth of Kentucky does not discriminate on the basis of race, color, religion, sex, national origin, sexual orientation or gender identity, ancestry, age, disability, political affiliation, genetic information, or veteran status in accordance with state and federal laws.

COMMON SCAMS

- **1. Grandparent Scam** A caller claims to be a grandchild in trouble and asks that money be sent immediately. The caller asks that the grandparent purchase gift cards and not tell anyone about the call.
- **2.** Impersonator Scams A caller claims to be from the IRS or Social Security Administration. They will claim you owe back taxes or will lose your social security if you don't call them back and pay money. The IRS and Social Security will NEVER call you and demand payment.
- **3. Romance Scams** You make a new friend on a dating site or on social media sites. Over many weeks, or even months, you develop trust with this person online. Eventually they ask for money for an emergency, often asking you to send cash, MoneyGrams, gift cards, or wire transfers.
- **4. Computer Scam** You receive a pop-up on your computer claiming that spyware has been detected on your computer, and you must call Microsoft for a technician to repair. When you contact the toll-free number that appears on your screen, a scammer will get access to your computer and steal your personal information.
- **5. Lottery & Sweepstakes Scams** A caller claims you've won the lottery or Publisher's Clearing House prize and that you need to send payment for the taxes and fees in order to collect your winnings. Legitimate sweepstakes are free. You will NEVER have to pay in advance to claim a prize.

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